

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
PNC Bank, National Association



Order Filed on July 8, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Anita Marjorie Muller, William Carl Muller  
Debtors.

Case No.: 18-30084 JKS

Adv. No.:

Hearing Date: 6/24/2021 @ 10:00 a.m.

Judge: John K. Sherwood

### ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

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A handwritten signature in black ink, appearing to read "JK Sherwood".

Honorable John K. Sherwood  
United States Bankruptcy Court

**DATED: July 8, 2021**

**(Page 2)**

Debtors: Anita Marjorie Muller, William Carl Muller

Case No: 18-30084 JKS

Caption of Order: ORDER RESOLVING CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon appearing, upon a certification of default as to real property located at 219 Highland Avenue, River Vale, NJ, 07675, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and John F. Murano, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 10, 2021, Debtor is due for the payment due June 1, 2021; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2021, directly to Secured Creditor, PNC Bank, National Association, P.O. Box 94982, Cleveland Ohio 44101 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

In re:  
William Carl Muller  
Anita Marjorie Muller  
Debtors

Case No. 18-30084-JKS  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jul 08, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2021:**

**Recip ID**                   **Recipient Name and Address**  
db/jdb                   + William Carl Muller, Anita Marjorie Muller, 219 Highland Avenue, River Vale, NJ 07675-5520

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 10, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Frank J Martone	on behalf of Creditor PNC BANK N.A. bky@martonelaw.com
John F. Murano	on behalf of Debtor William Carl Muller john@muranoroth.com vicky@muranoroth.com;muranojr90959@notify.bestcase.com
John F. Murano	on behalf of Joint Debtor Anita Marjorie Muller john@muranoroth.com vicky@muranoroth.com;muranojr90959@notify.bestcase.com
Laura M. Egeman	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

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Marie-Ann Greenberg

[magecf@magtrustee.com](mailto:magecf@magtrustee.com)

Melissa N. Licker

on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 as serviced by Nationstar Mortgage LLC d/b/a Mr. Cooper  
[NJ\\_ECF\\_Notices@mccalla.com](mailto:NJ_ECF_Notices@mccalla.com), [mccallaecf@ecf.courtdrive.com](mailto:mccallaecf@ecf.courtdrive.com)

Phillip Andrew Raymond

on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 [phillip.raymond@mccalla.com](mailto:phillip.raymond@mccalla.com), [mccallaecf@ecf.courtdrive.com](mailto:mccallaecf@ecf.courtdrive.com)

Rebecca Ann Solarz

on behalf of Creditor PNC BANK N.A. [rsolarz@kmllawgroup.com](mailto:rsolarz@kmllawgroup.com)

U.S. Trustee

[USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 10